

## Minimize the Effects of Identity Theft

Identity theft is a serious crime. It can cost time and money, destroy credit and ruin a consumer's good name. According to the Federal Trade Commission's Consumer Sentinel Network Data Book, identity theft was the number one complaint category in 2010. More than 250,000 identity theft complaints were filed nationwide, 2,726 coming from South Carolina consumers. Recent news of security breaches at Sony that potentially allowed hackers access to the personal information of more than 100 million consumers is just another reminder of the prevalence of identity theft. With this latest information making headlines, SCDCA cannot think of a better time to educate consumers on the steps they can take to minimize the effects of identity theft:

1. **Place a Fraud Alert and Security Freeze on Your Credit Reports.** A fraud alert tells a business accessing your report to take extra steps to verify that you are the one seeking its goods/services. To place a fraud alert, contact one of the three major credit reporting agencies and they will notify the others: Equifax (800-685-1111), Experian (888-397-3742) and TransUnion (888-909-8872). Once the alert is on your report, you're entitled to order one free copy of your credit report from each of the three credit reporting companies. Review them carefully. Continue to check your credit reports periodically. A fraud alert remains in place for 90 days.

When a security freeze is in place, no one can access your report without your express permission. To place a freeze you must contact each of the three major credit reporting agencies. A Personal Identification Number (PIN) will be required to temporarily lift or permanently remove the freeze. For step by step guidance on how to freeze your credit report visit [http://www.sconsumer.gov/publications/fast\\_facts/SecurityFreeze.pdf](http://www.sconsumer.gov/publications/fast_facts/SecurityFreeze.pdf) or <http://www.youtube.com/scdcatv#p/u/5/wIfdbkF4Geg>.

2. **Close Affected and Fraudulent Accounts.** Contact the security or fraud department of each company. If the identity thief has made charges or debits on your accounts, or has fraudulently opened accounts, request the forms needed to dispute those transactions. Send the forms certified mail, return receipt requested and keep a copy for your records. Visit <http://www.ftc.gov/bcp/edu/resources/forms/affidavit.pdf> for a sample complaint form/affidavit that can assist you with notifying your creditors of the theft. Once you have resolved your identity theft dispute with the company, ask for a letter stating that the disputed accounts are closed and the fraudulent debts discharged. Remember, if you open new accounts, use new PINs and passwords.

3. **File a Police Report.** Call your local police department and file a report about your identity theft. If possible, file the report in person. If you cannot, ask if you can file a report over the Internet or telephone. Request a copy of the report to assist you in disputing the fraudulent accounts and debts created by the identity thief.
4. **File a Complaint with the Federal Trade Commission.** The Federal Trade Commission does not mediate individual complaints, but will share complaint data it receives with law enforcement officials nationwide. Identity theft often occurs on a national or international scale and the information you provide can help in the efforts to track down identity thieves and stop them. To file a complaint call the FTC's Identity Theft Hotline toll-free: 1-877-ID-THEFT (438-4338); TTY: 1-866-653-4261 or visit <https://www.ftccomplaintassistant.gov/>.

SCDCA aims to protect consumers from inequities in the marketplace through advocacy, complaint mediation, enforcement and education. For more information on identity theft or to file a complaint, visit [www.sconsumer.gov](http://www.sconsumer.gov) or call toll-free, 1-800-922-1594.